

Cycle Date: September-2017  
Run Date: 01/03/2018  
Interval: Annual

Page Click on links below to jump to FPR contents

1	<a href="#">Summary Financial Information</a>
2	<a href="#">Ratio Analysis</a>
3	<a href="#">Supplemental Ratios</a>
4	<a href="#">Assets</a>
5	<a href="#">Liabilities, Shares &amp; Equity</a>
6	<a href="#">Income Statement</a>
7	<a href="#">Delinquent Loan Information 1</a>
8	<a href="#">Delinquent Loan Information 2</a>
9	<a href="#">Loan Losses, Bankruptcy Information, &amp; TDRs</a>
10	<a href="#">Indirect &amp; Participation Lending</a>
11	<a href="#">Real Estate Loan Information 1</a>
12	<a href="#">Real Estate Loan Information 2</a>
13	<a href="#">Commercial Loan Information</a>
14	<a href="#">Investments, Cash, &amp; Cash Equivalents</a>
15	<a href="#">Other Investment Information</a>
16	<a href="#">Supplemental Share Information, Off Balance Sheet, &amp; Borrowings</a>
17	<a href="#">Miscellaneous Information, Programs, &amp; Services</a>
18	<a href="#">Information Systems &amp; Technology</a>
19	<a href="#">Graphs 1</a>
20	<a href="#">Graphs 2</a>

(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)  
(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Count of CU : 105  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

[illegible]

[illegible]

	Supplemental Ratio Analysis				
<a href="#">Return to cover</a>		For Charter :	N/A		
01/03/2018		Count of CU :	105		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State =		
		Count of CU in Peer Group :	N/A		
	Dec-2013	Dec-2014	Dec-2015	Dec-2016	Sep-2017
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.98	0.99	0.83	0.92	1.01
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	5.58	3.21	1.98	1.28	1.27
New Vehicle Loans >= 60 Days / Total New Vehicle Loans	0.73	0.86	0.63	0.54	0.53
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	0.85	0.98	1.07	1.00	0.97
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	0.81	0.94	0.94	0.87	0.84
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	7.89	9.01	14.30	12.66	16.34
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.31	1.40	1.25	1.14	1.09
Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.52	2.19	0.62	0.55	0.59
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans <sup>2</sup>	5.05	3.19	1.16	1.54	#NAME?
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans <sup>2</sup>	2.51	1.73	0.63	0.44	#NAME?
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE <sup>2</sup>	29.51	13.07	76.57	76.97	#NAME?
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.27	0.00	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.89	0.85	0.52	0.32	1.30
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.34	0.32	0.32	0.28	0.22
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.15	0.00	0.00	0.02	0.04
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	18.78	11.29	10.53	11.58	13.13
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	8.20	7.00	5.68	11.89	35.67
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.90	2.39	1.97	1.78	1.55
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.10	0.92	0.69	0.61	0.61
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	15.63	19.43	18.81	17.52	14.50
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.25	2.09	1.99	2.11	2.38
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	3.57	0.01	0.02	0.02	0.07
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.62	0.60	0.73	0.78	0.76
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.62	0.18	0.09	0.06	0.04
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.67	0.13	0.06	0.04	0.00
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.50	0.29	0.14	0.11	0.12
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.00	0.04	0.00	0.10
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	387.25
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.02	0.99	1.30	1.18	1.05
* Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Net Charge Offs - Commercial Loans / Avg Commercial Loans <sup>2</sup>	5.18	-0.10	0.01	0.11	#NAME?
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	18.13	19.53	19.85	21.20	23.22
Participation Loans Outstanding / Total Loans	2.62	2.74	3.00	2.92	2.90
Participation Loans Purchased YTD / Total Loans Granted YTD	2.22	2.59	2.46	1.71	2.22
* Participation Loans Sold YTD / Total Assets	0.14	0.27	0.38	0.13	0.26
Total Commercial Loans / Total Assets <sup>2</sup>	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	41.86	35.69	39.12	35.29	37.22
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	16.43	16.33	15.94	15.50	14.62
Total Fixed Rate Real Estate / Total Loans	26.92	25.55	25.12	23.99	21.97
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	33.15	23.05	31.01	30.12	26.71
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	68.93	59.05	65.40	76.72	60.88
Interest Only & Payment Option First & Other RE / Total Assets	0.29	0.27	0.35	0.45	0.63
Interest Only & Payment Option First & Other RE / Net Worth	2.78	2.50	3.35	4.20	5.88
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	2.16	1.19	1.26	1.33	1.28
Unused Commitments / Cash & ST Investments	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Complex Assets / Total Assets	19.99	20.93	21.26	22.14	22.28
Short Term Liabilities / Total Shares and Deposits plus Borrowings	41.13	39.70	38.12	37.61	35.71
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
<sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					
				3. Supplemental Ratios	



			Liabilities, Shares & Equity						
<a href="#">Return to cover</a>			For Charter : N/A						
01/03/2018			Count of CU : 105						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
			Count of CU in Peer Group : N/A						

[illegible]



[illegible]



Return to cover	Delinquent Loan Information 2										Return to cover
01/03/2018	For Charter :		N/A		Count of CU :		105		N/A		
CU Name: N/A	Asset Range :		N/A		Criteria :		Region: Nation *		Peer Group: All *		
Peer Group: N/A	State = "MO" *		Type Included: Federally Insured		State						
	Count of CU in Peer Group :		N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Chg		
DELINQUENT LOANS BY CATEGORY <sup>1</sup>											
ALL REAL ESTATE LOANS											
30 to 59 Days Delinquent	54,378,430	46,690,610	-14.1	41,939,353	-10.2	39,982,180	-4.7	33,983,844	-15.0		
60 to 179 Days Delinquent	20,450,823	19,270,180	-5.8	15,024,314	-22.0	14,150,058	-5.8	15,166,676	7.2		
180 to 359 Days Delinquent	9,045,408	7,133,810	-21.1	4,760,697	-33.3	2,939,884	-38.2	3,978,155	35.3		
> = 360 Days Delinquent	3,707,392	2,954,625	-20.3	2,812,003	-4.8	3,522,207	25.3	2,884,704	-18.1		
Total Del Real Estate Loans (> = 60 Days)	33,203,623	29,358,615	-11.6	22,597,014	-23.0	20,612,149	-8.8	22,029,535	6.0		
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####		
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####		
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years											
30 to 59 Days Delinquent	32,804,304	26,931,823	-17.9	24,920,985	-7.5	24,323,088	-2.4	20,248,264	-16.8		
60 to 179 Days Delinquent	13,385,500	10,798,756	-19.3	7,899,377	-26.8	7,739,332	-2.0	8,418,471	8.8		
180 to 359 Days Delinquent	4,321,401	4,298,168	-0.5	2,537,309	-41.0	1,359,605	-46.4	1,897,966	39.6		
> = 360 Days Delinquent	3,071,624	2,617,430	-14.8	2,485,720	-5.0	2,790,054	12.2	2,264,660	-18.8		
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	20,778,525	17,714,354	-14.7	12,922,406	-27.1	11,888,991	-8.0	12,581,097	5.8		
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####		
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years											
30 to 59 Days Delinquent	13,188,432	13,501,267	2.4	11,213,719	-17.0	9,695,718	-13.5	7,692,961	-20.7		
60 to 179 Days Delinquent	3,520,418	5,201,856	47.8	4,505,391	-13.4	4,398,770	-2.4	3,744,567	-14.9		
180 to 359 Days Delinquent	1,902,863	2,205,599	15.9	1,768,519	-19.8	1,004,690	-43.2	825,967	-17.8		
> = 360 Days Delinquent	179,871	59,995	-66.6	0	-100.0	506,240	N/A	202,172	-60.1		
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	5,603,152	7,467,450	33.3	6,273,910	-16.0	5,909,700	-5.8	4,772,706	-19.2		
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 yrs	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####		
Other Real Estate Fixed Rate/Hybrid/Balloon											
30 to 59 Days Delinquent	4,219,801	2,667,499	-36.8	2,740,465	2.7	3,173,860	15.8	3,007,039	-5.3		
60 to 179 Days Delinquent	2,012,259	1,843,109	-8.4	1,067,991	-42.1	477,045	-55.3	1,878,937	293.9		
180 to 359 Days Delinquent	2,551,611	227,860	-91.1	132,231	-42.0	164,137	24.1	748,464	356.0		
> = 360 Days Delinquent	321,420	123,716	-61.5	42,144	-65.9	62,221	47.6	265,707	327.0		
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,885,290	2,194,685	-55.1	1,242,366	-43.4	703,403	-43.4	2,893,108	311.3		
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.89	0.85	-54.8	0.52	-38.9	0.32	-37.9	1.30	300.2		
Other Real Estate Adjustable Rate											
30 to 59 Days Delinquent	4,165,893	3,587,021	-13.9	3,064,184	-14.6	2,789,514	-9.0	3,035,580	8.8		
60 to 179 Days Delinquent	1,532,646	1,426,459	-6.9	1,551,555	8.8	1,534,911	-1.1	1,124,701	-26.9		
180 to 359 Days Delinquent	269,533	402,183	49.2	322,638	19.8	411,452	27.5	505,758	22.7		
> = 360 Days Delinquent	134,477	153,484	14.1	284,139	85.1	163,692	-42.4	152,165	-7.0		
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,936,656	1,982,126	2.3	2,158,332	8.9	2,110,055	-2.2	1,782,624	-15.5		
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.34	0.32	-6.0	0.32	1.0	0.28	-11.0	0.22	-23.9		
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED <sup>2</sup>											
Member Commercial Loans Secured By RE											
30 to 59 Days Delinquent	7,144,564	3,276,650	-54.1	1,615,162	-50.7	3,873,510	139.8	1,772,421	-54.2		
60 to 179 Days Delinquent	2,313,659	974,629	-57.9	637,751	-34.6	667,289	4.6	1,927,245	188.8		
180 to 359 Days Delinquent	2,246,651	2,180,203	-3.0	840,038	-61.5	0	-100.0	435,423	N/A		
> = 360 Days Delinquent	994,526	112,775	-88.7	0	-100.0	462,890	N/A	0	-100.0		
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	5,554,836	3,267,607	-41.2	1,477,789	-54.8	1,130,179	-23.5	2,362,668	109.1		
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####		
Member Commercial Loans NOT Secured By RE											
30 to 59 Days Delinquent	650,620	856,076	31.6	210,441	-75.4	339,619	61.4	3,154,202	828.7		
60 to 179 Days Delinquent	974,742	573,344	-41.2	54,272	-90.5	106,554	96.3	61,489	-42.3		
180 to 359 Days Delinquent	600,639	145,641	-75.8	144,788	-0.6	63,957	-55.8	31,693	-50.4		
> = 360 Days Delinquent	604,280	536,366	-11.2	464,561	-13.4	394,105	-15.2	332,041	-15.7		
Total Del Member Commercial Loans NOT Secured By RE(>= 60 Days)	2,179,661	1,255,351	-42.4	663,621	-47.1	564,616	-14.9	425,223	-24.7		
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####		
NonMember Commercial Loans Secured By RE											
30 to 59 Days Delinquent	0	657,750	N/A	0	-100.0	0	N/A	0	N/A		
60 to 179 Days Delinquent	0	20,004	N/A	0	-100.0	0	N/A	126,282	N/A		
180 to 359 Days Delinquent	0	1,107,238	N/A	0	-100.0	0	N/A	0	N/A		
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0	1,127,242	N/A	0	-100.0	0	N/A	126,282	N/A		
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####		
NonMember Commercial Loans NOT Secured By RE											
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
180 to 359 Days Delinquent	0	63,444	N/A	0	-100.0	0	N/A	0	N/A		
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns	0	63,444	N/A	0	-100.0	0	N/A	0	N/A		
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####		
# Means the number is too large to display in the cell											
# The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.											
# Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.											
8. Delinquent Loan Information											

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover			For Charter :	N/A					
01/03/2018			Count of CU :	105					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
	Count of CU in Peer Group :			N/A					

[illegible]

	Real Estate Loan Information 1									
<a href="#">Return to cover</a>			For Charter :	N/A						
01/03/2018			Count of CU :	105						
CU Name:	N/A		Asset Range :	N/A						
Peer Group:	N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
			Count of CU in Peer Group :	N/A						
									</	

[illegible]

[illegible]



	Investments, Cash, & Cash Equivalents								
<a href="#">Return to cover</a>		For Charter : N/A							
01/03/2018		Count of CU : 105							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	13,801,346	10,970,898	-20.5	18,799,263	71.4	15,827,818	-15.8	24,470,688	54.6
Held to Maturity 1-3 yrs	30,692,069	40,225,938	31.1	56,470,609	40.4	71,355,764	26.4	55,737,501	-21.9
Held to Maturity 3-5 yrs	80,740,723	54,274,442	-32.8	25,070,650	-53.8	22,469,921	-10.4	14,887,899	-33.7
Held to Maturity 5-10 yrs	34,119,423	24,985,023	-26.8	14,787,512	-40.8	8,968,307	-39.4	8,168,653	-8.9
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	6,221,079	4,232,803	-32.0	0	-100.0	0	N/A	0	N/A
TOTAL HELD TO MATURITY	165,574,640	134,689,104	-18.7	115,128,034	-14.5	118,621,810	3.0	103,264,741	-12.9
Available for Sale < 1 yr	235,226,369	129,604,506	-44.9	195,458,945	50.8	261,845,175	34.0	303,534,373	15.9
Available for Sale 1-3 yrs	424,270,652	720,904,062	69.9	685,699,284	-4.9	601,525,640	-12.3	540,399,123	-10.2
Available for Sale 3-5 yrs	932,571,020	747,526,186	-19.8	770,726,758	3.1	919,306,479	19.3	947,619,426	3.1
Available for Sale 5-10 yrs	249,275,867	168,248,909	-32.5	115,815,282	-31.2	143,662,262	24.0	108,404,133	-24.5
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	18,253,171	24,316,793	33.2	18,027,410	-25.9	5,602,792	-68.9	4,506,096	-19.6
TOTAL AVAILABLE FOR SALE	1,859,597,079	1,790,600,456	-3.7	1,785,727,679	-0.3	1,931,942,348	8.2	1,904,463,151	-1.4
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,343,769	-10.0
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,343,769	-10.0
Other Investments < 1 yr	968,276,214	877,675,989	-9.4	1,251,214,869	42.6	1,159,500,793	-7.3	1,137,902,900	-1.9
Other Investments 1-3 yrs	379,870,932	399,635,329	5.2	331,907,106	-16.9	292,691,815	-11.8	302,773,649	3.4
Other Investments 3-5 yrs	149,672,803	115,148,631	-23.1	99,762,513	-13.4	96,153,920	-3.6	95,255,140	-0.9
Other Investments 5-10 yrs	44,867,889	47,007,169	4.8	38,456,725	-18.2	10,138,433	-73.6	9,940,202	-2.0
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,844,828	1,420,147	-23.0	1,647,617	16.0	486,724	-70.5	656,499	34.9
TOTAL Other Investments	1,544,532,666	1,440,887,265	-6.7	1,722,988,830	19.6	1,558,971,685	-9.5	1,546,528,390	-0.8
MATURITIES :									
Total Investments < 1 yr	1,217,303,929	1,018,251,393	-16.4	1,465,473,077	43.9	1,437,173,786	-1.9	1,465,907,961	2.0
Total Investments 1-3 yrs	834,833,653	1,160,765,329	39.0	1,074,076,999	-7.5	965,573,219	-10.1	898,910,273	-6.9
Total Investments 3-5 yrs	1,162,984,546	916,949,259	-21.2	895,559,921	-2.3	1,037,930,320	15.9	1,057,762,465	1.9
Total Investments 5-10 yrs	348,939,093	261,400,885	-25.1	189,062,189	-27.7	183,140,501	-3.1	144,856,757	-20.9
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	26,319,078	29,969,743	13.9	19,675,027	-34.4	6,089,516	-69.0	5,162,595	-15.2
Total	3,590,380,299	3,387,336,609	-5.7	3,643,847,213	7.6	3,629,907,342	-0.4	3,572,600,051	-1.6
# Means the number is too large to display in the cell									
									14. InvCas



[illegible]

[illegible]

	Miscellaneous Information, Programs, Services									
<a href="#">Return to cover</a>			For Charter : N/A							
01/03/2018			Count of CU : 105							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Chg	
MEMBERSHIP:										
Num Current Members	1,320,195	1,353,587	2.5	1,389,705	2.7	1,415,570	1.9	1,447,934	2.3	
Num Potential Members	30,861,655	34,288,419	11.1	33,715,033	-1.7	37,212,607	10.4	33,946,599	-8.8	
% Current Members to Potential Members	4.28	3.95	-7.7	4.12	4.4	3.80	-7.7	4.27	12.1	
* % Membership Growth	2.49	2.53	1.7	2.67	5.5	1.86	-30.2	3.05	63.8	
Total Num Savings Accts	2,460,159	2,527,354	2.7	2,621,112	3.7	2,657,678	1.4	2,725,080	2.5	
EMPLOYEES:										
Num Full-Time Employees	3,369	3,482	3.4	3,612	3.7	3,708	2.7	3,773	1.8	
Num Part-Time Employees	431	439	1.9	422	-3.9	385	-8.8	357	-7.3	
BRANCHES:										
Num of CU Branches	316	315	-0.3	313	-0.6	310	-1.0	320	3.2	
Num of CUs Reporting Shared Branches	31	30	-3.2	30	0.0	30	0.0	30	0.0	
Plan to add new branches or expand existing facilities	13	11	-15.4	11	0.0	15	36.4	13	-13.3	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	3,446,856,227	3,298,350,353	-4.3	3,799,506,715	15.2	4,156,782,511	9.4	3,358,086,699	7.7	
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Credit Programs):										
Commercial Loans	29	33	13.8	32	-3.0	32	0.0	32	0.0	
Credit Builder	23	24	4.3	28	16.7	27	-3.6	28	3.7	
Debt Cancellation/Suspension	6	6	0.0	5	-16.7	5	0.0	5	0.0	
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A	
Indirect Commercial Loans	9	9	0.0	9	0.0	8	-11.1	8	0.0	
Indirect Consumer Loans	35	35	0.0	34	-2.9	35	2.9	34	-2.9	
Indirect Mortgage Loans	9	10	11.1	9	-10.0	9	0.0	9	0.0	
Interest Only or Payment Option 1st Mortgage Loans	11	10	-9.1	11	10.0	11	0.0	11	0.0	
Micro Business Loans	11	11	0.0	13	18.2	12	-7.7	12	0.0	
Micro Consumer Loans	13	14	7.7	14	0.0	12	-14.3	12	0.0	
Overdraft Lines of Credit	64	64	0.0	64	0.0	59	-7.8	58	-1.7	
Overdraft Protection	58	58	0.0	57	-1.7	55	-3.5	54	-1.8	
Participation Loans	41	45	9.8	43	-4.4	40	-7.0	40	0.0	
Pay Day Loans	15	15	0.0	15	0.0	15	0.0	16	6.7	
Real Estate Loans	85	83	-2.4	80	-3.6	78	-2.5	77	-1.3	
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0	
Risk Based Loans	81	83	2.5	82	-1.2	80	-2.4	78	-2.5	
Share Secured Credit Cards	31	31	0.0	30	-3.2	31	3.3	30	-3.2	
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Other Programs):										
ATM/Debit Card Program	88	86	-2.3	82	-4.7	79	-3.7	78	-1.3	
Commercial Share Accounts	43	45	4.7	44	-2.2	42	-4.5	45	7.1	
Check Cashing	62	63	1.6	60	-4.8	60	0.0	60	0.0	
First Time Homebuyer Program	13	12	-7.7	13	8.3	14	7.7	14	0.0	
Health Savings Accounts	11	12	9.1	12	0.0	12	0.0	12	0.0	
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0	
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0	
Insurance/Investment Sales	33	36	9.1	36	0.0	36	0.0	35	-2.8	
International Remittances	17	20	17.6	19	-5.0	20	5.3	20	0.0	
Low Cost Wire Transfers	84	83	-1.2	81	-2.4	77	-4.9	77	0.0	
**Number of International Remittances Originated YTD	1,975	3,825	93.7	3,922	2.5	3,988	1.7	3,135	4.8	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Accting (FAS 141R)	4	5	25.0	7	40.0	10	42.9	11	10.0	
Adjusted Retained Earnings Obtained through Business Combinations	305,438	2,378,003	678.6	6,119,825	157.4	15,567,369	154.4	16,361,592	5.1	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmnts on Fixed Assets (not discounted to PV)	26,319,727	23,176,926	-11.9	27,327,327	17.9	28,683,342	5.0	33,605,777	17.2	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
# Means the number is too large to display in the cell										
17.MiscInfoAndService										

	Information Systems & Technology								
<a href="#">Return to cover</a>		For Charter :	N/A						
01/03/2018		Count of CU :	105						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally						
	Count of CU in Peer Group :			N/A					
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Sep-2017	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	0	-100.0
Vendor Supplied In-House System	63	61	-3.2	59	-3.3	56	-5.1	55	-1.8
Vendor On-Line Service Bureau	50	49	-2.0	47	-4.1	45	-4.3	45	0.0
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	4	5	25.0	5	0.0	5	0.0	5	0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	89	0.0	85	-4.5	82	-3.5	83	1.2
Audio Response/Phone Based	70	67	-4.3	63	-6.0	60	-4.8	59	-1.7
Automatic Teller Machine (ATM)	85	83	-2.4	79	-4.8	76	-3.8	75	-1.3
Kiosk	7	7	0.0	7	0.0	6	-14.3	6	0.0
Mobile Banking	38	48	26.3	50	4.2	54	8.0	55	1.9
Other	3	2	-33.3	2	0.0	2	0.0	4	100.0
Services Offered Electronically									
Member Application	39	41	5.1	40	-2.4	41	2.5	41	0.0
New Loan	48	48	0.0	49	2.1	48	-2.0	50	4.2
Account Balance Inquiry	91	90	-1.1	86	-4.4	82	-4.7	83	1.2
Share Draft Orders	65	66	1.5	62	-6.1	62	0.0	63	1.6
New Share Account	24	26	8.3	25	-3.8	24	-4.0	25	4.2
Loan Payments	83	82	-1.2	80	-2.4	77	-3.8	77	0.0
Account Aggregation	15	16	6.7	17	6.3	17	0.0	17	0.0
Internet Access Services	28	28	0.0	28	0.0	32	14.3	33	3.1
e-Statements	80	82	2.5	79	-3.7	77	-2.5	76	-1.3
External Account Transfers	26	28	7.7	30	7.1	29	-3.3	31	6.9
View Account History	91	90	-1.1	86	-4.4	82	-4.7	83	1.2
Merchandise Purchase	5	6	20.0	6	0.0	6	0.0	6	0.0
Merchant Processing Services	6	6	0.0	6	0.0	6	0.0	6	0.0
Remote Deposit Capture	14	19	35.7	25	31.6	27	8.0	34	25.9
Share Account Transfers	89	88	-1.1	85	-3.4	82	-3.5	81	-1.2
Bill Payment	71	71	0.0	68	-4.2	67	-1.5	66	-1.5
Download Account History	77	77	0.0	73	-5.2	72	-1.4	73	1.4
Electronic Cash	5	5	0.0	4	-20.0	5	25.0	5	0.0
Electronic Signature Authentication/Certification	6	13	116.7	15	15.4	17	13.3	24	41.2
Mobile Payments	7	15	114.3	20	33.3	24	20.0	26	8.3
Type of World Wide Website Address									
Informational	11	11	0.0	12	9.1	11	-8.3	10	-9.1
Interactive	2	3	50.0	3	0.0	2	-33.3	2	0.0
Transactional	88	86	-2.3	82	-4.7	80	-2.4	80	0.0
Number of Members That Use Transactional Website	533,875	567,151	6.2	601,278	6.0	658,882	9.6	717,096	8.8
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	114	112	-1.8	108	-3.6	103	-4.6	102	-1.0
									18.15&

[Return to cover](#)

01/03/2018

CU Name: N/A

Peer Group: N/A

# Graphs 1

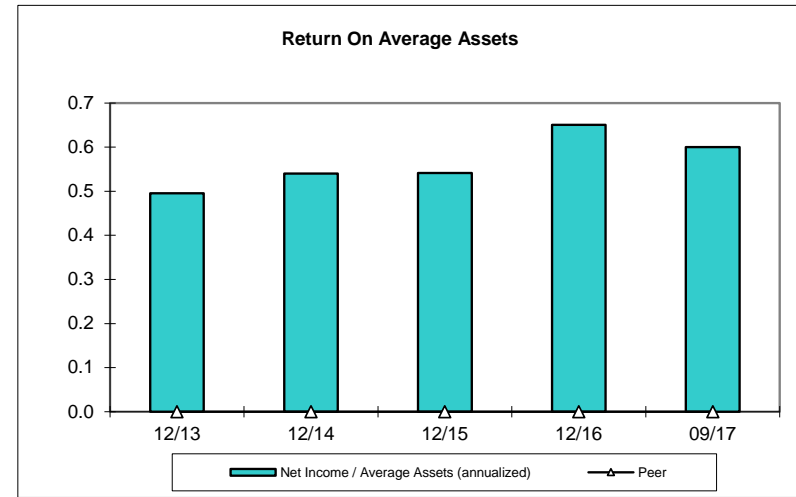
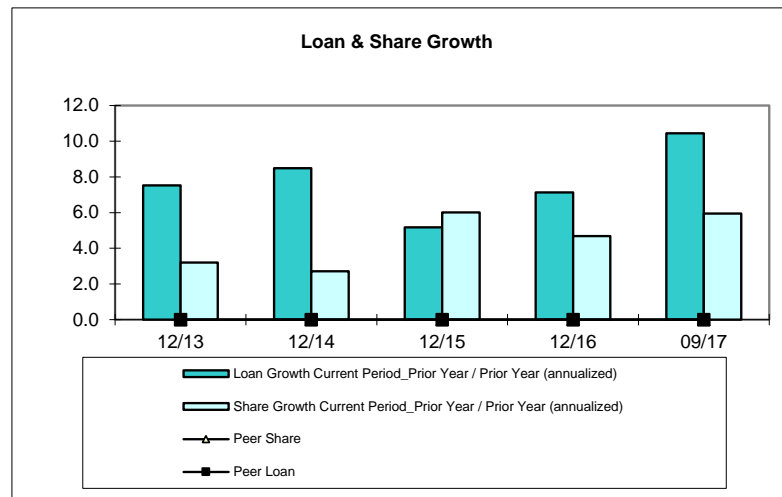
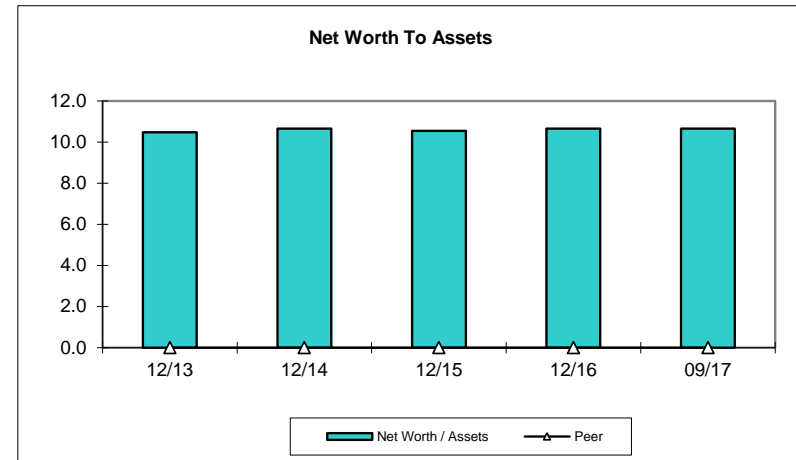
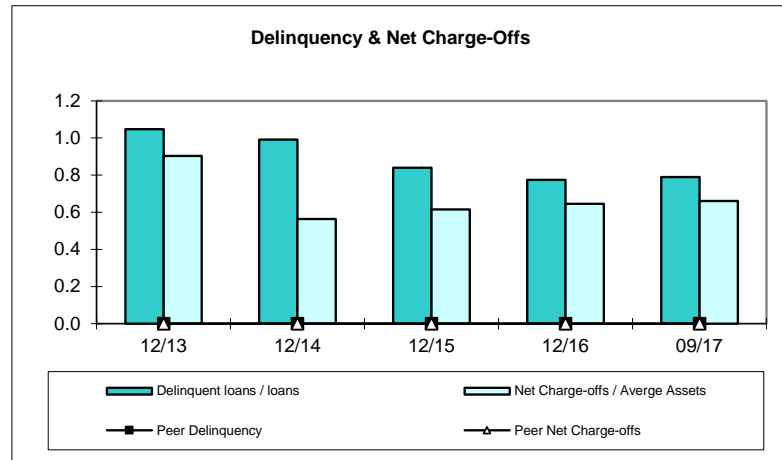
For Charter : N/A

Count of CU : 105

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

01/03/2018

CU Name: N/A

Peer Group: N/A

## Graphs 2

For Charter : N/A

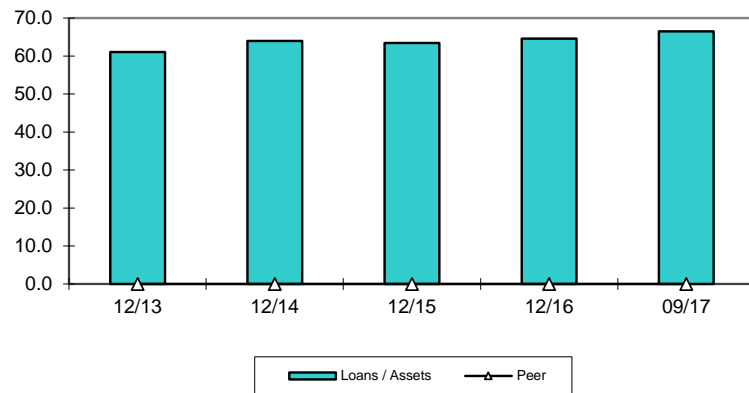
Count of CU : 105

Asset Range : N/A

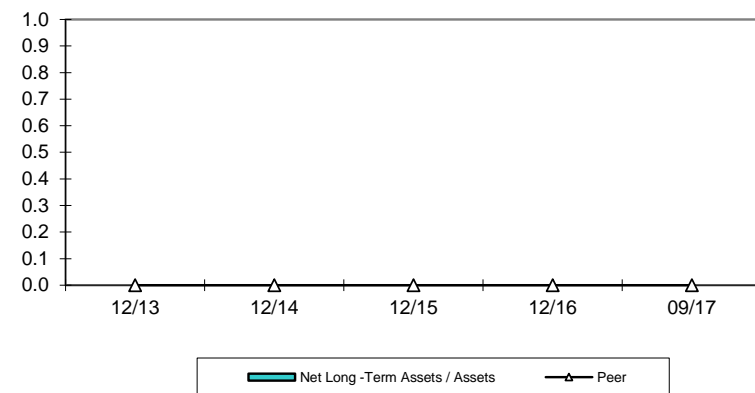
Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A

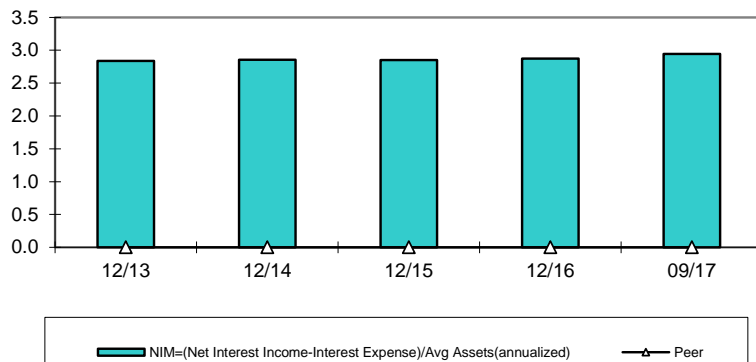
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

